

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Joseph C. KAWAN et al.

Serial No.: 10/034,427

Art Unit: 2161

Filed: December 27, 2001

Examiner: CHEUNG, M.

For: **METHOD AND SYSTEM FOR FACILITATING SECURE
CUSTOMER FINANCIAL TRANSACTIONS OVER AN OPEN
NETWORK**

RESPONSE TO NON-FINAL OFFICE ACTION

U.S. Patent and Trademark Office
Customer Window, Mail Stop Amendment
Randolph Building
Alexandria, VA 22314

Sir:

In response to the non-final Office Action mailed December 17, 2004, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following amendments and remarks.

Amendments to the Claims are reflected in the Listing of Claims which begins on page 2 of this paper.

Amendments to the Drawings begin on page 6 of this paper and include an attached replacement sheet.

Remarks begin on page 7 of this paper.